From: William Holiman

Proposal: 1479 (RIN 7100-AE10) Regulation: Physical Commodities-FHCs (ANPR)

Subject: Physical Commodities-FHCs

Comments:

Date: Jan 16, 2014

Proposal: Regulation: Complementary Activities, Merchant Banking Activities, and Other Activities of

Financial Holding Companies related to Physical Commodities [R-1479]

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First name: William Middle initial:

Last name: Holiman Affiliation (if any): Affiliation Type: () Address line 1: Address line 2:

City: State: Zip: Country:

Postal (if outside the U.S.):

Your comment: Banks should be involved in traditional banking business, not speculating in commodity markets.